

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PA
HARRISBURG DIVISION**

In re: TIMOTHY R. STERLING	§	Case No. 1:12-bk-03609
DAWNICA R. STERLING	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

CHARLES J. DEHART, III, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 06/15/2012.
- 2) The plan was confirmed on 01/10/2013.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 03/07/2017, 04/04/2017.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 08/13/2013, 11/14/2013.
- 5) The case was completed on 03/15/2017.
- 6) Number of months from filing or conversion to last payment: 57.
- 7) Number of months case was pending: 61.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$36,279.50.
- 10) Amount of unsecured claims discharged without full payment: \$99,747.58.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 54,509.92	
Less amount refunded to debtor(s)	\$ 461.52	
NET RECEIPTS		\$ 54,048.40

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 3,000.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 2,619.90	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 5,619.90
Attorney fees paid and disclosed by debtor(s):	\$ 2,500.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
ARTHUR W. BOYCE, ESQUIRE	Lgl	0.00	NA	NA	3,000.00	0.00
AMERICAN INFOSOURCE LP	Uns	1,864.92	528.27	528.27	3.95	0.00
NCEP, LLC BY AIS DATA SERVICES	Sec	9,314.00	9,230.07	3,295.00	3,295.00	0.00
NCEP, LLC BY AIS DATA SERVICES	Uns	0.00	9,230.07	5,935.07	44.19	0.00
QUANTUM3 GROUP, LLC	Uns	0.00	1,235.45	1,235.45	9.20	0.00
VATIV	Uns	0.00	414.36	414.36	3.08	0.00
FLORIDA DEPT OF EDUCATION	Uns	0.00	1,256.88	0.00	0.00	0.00
US DEPT OF EDUCATION	Uns	24,422.24	0.00	0.00	0.00	0.00
US DEPT OF EDUCATION	Uns	3,697.00	0.00	0.00	0.00	0.00
US DEPT OF EDUCATION	Uns	5,082.00	0.00	0.00	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	521.81	521.81	3.89	0.00
CAVALRY PORTFOLIO SERVICES,	Uns	0.00	1,325.95	1,325.95	9.87	0.00
ECMC	Uns	3,645.00	3,721.48	3,721.48	27.71	0.00
ECMC	Uns	4,662.00	5,216.46	5,216.46	38.84	0.00
JEFFERSON CAPITAL SYSTEMS	Uns	916.20	916.20	916.20	6.83	0.00
JEFFERSON CAPITAL SYSTEMS	Uns	0.00	555.00	555.00	4.13	0.00
JEFFERSON CAPITAL SYSTEMS	Uns	0.00	281.11	281.11	2.09	0.00
JEFFERSON CAPITAL SYSTEMS	Uns	0.00	1,135.82	1,135.82	8.46	0.00

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Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
AMERICAN INFOSOURCE LP	Uns	377.61	376.71	376.71	2.80	0.00
REGIONAL ACCEPTANCE CORP	Sec	12,029.06	11,784.01	9,436.19	9,436.19	0.00
REGIONAL ACCEPTANCE CORP	Uns	0.00	11,784.01	2,784.01	20.73	0.00
SN SERVICING CORP	Sec	36,000.00	38,045.82	0.00	0.00	0.00
SN SERVICING CORP	Uns	0.00	38,045.82	38,045.82	283.28	0.00
QUANTUM3 GROUP, LLC	Uns	0.00	1,205.74	1,205.74	8.98	0.00
JEFFERSON CAPITAL SYSTEMS	Uns	0.00	1,902.99	1,902.99	14.17	0.00
QUANTUM3 GROUP, LLC	Uns	0.00	560.61	560.61	4.18	0.00
QUANTUM3 GROUP, LLC	Uns	0.00	722.00	722.00	5.38	0.00
QUANTUM3 GROUP, LLC	Uns	5,199.00	2,397.20	2,397.20	17.85	0.00
MUSIC & ARTS	Sec	152.40	232.88	0.00	0.00	0.00
SPECIALIZED LOAN SERVICING	Sec	137,142.00	140,931.59	37,515.18	34,372.47	0.00
MET-ED	Uns	2,335.98	1,636.92	1,636.92	12.19	0.00
JEFFERSON CAPITAL SYSTEMS	Uns	836.06	605.20	605.20	4.51	0.00
RESURGENT CAPITAL SERVICES	Uns	299.43	289.95	289.95	2.15	0.00
DEPARTMENT OF EDUCATION	Uns	0.00	8,548.59	8,548.59	63.65	0.00
J.P. HARRIS ASSOCIATES, LLC	Pri	618.68	618.68	618.68	618.68	0.00
J.P. HARRIS ASSOCIATES, LLC	Pri	104.05	104.05	104.05	104.05	0.00
ACS	Uns	1,378.00	NA	NA	0.00	0.00
AFNI	Uns	2,916.00	NA	NA	0.00	0.00
APOLLO GROUP	Uns	434.00	NA	NA	0.00	0.00
ASPERS AMBULANCE	Uns	823.00	NA	NA	0.00	0.00
CARDIAC DIAGNOSITC ASSOC	Uns	552.00	NA	NA	0.00	0.00
BRYANT STATE BANK	Uns	318.00	NA	NA	0.00	0.00
CHAMBERSBURG HOSPITAL	Uns	3,631.20	NA	NA	0.00	0.00
CREDIT ONE BANK	Uns	215.00	NA	NA	0.00	0.00
CV NEURO CONSULTANTS	Uns	515.00	NA	NA	0.00	0.00
DIRECT TV	Uns	997.88	NA	NA	0.00	0.00
EMERG PHYS	Uns	209.00	NA	NA	0.00	0.00
FAMILY FIRST HEALTH	Uns	75.00	NA	NA	0.00	0.00
FAYETTEVILLE VOL FIRE DEPT	Uns	574.00	NA	NA	0.00	0.00
FIGIS	Uns	218.60	NA	NA	0.00	0.00
FIRST PREMIER BANK	Uns	615.00	NA	NA	0.00	0.00
GETTYSBURG MEDICAL	Uns	7,742.99	NA	NA	0.00	0.00
HANOVER ENDODONTICS	Uns	263.00	NA	NA	0.00	0.00

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Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
HANOVER HOSP	Uns	601.40	NA	NA	0.00	0.00
HSN	Uns	199.94	NA	NA	0.00	0.00
LEBO SKIN CARE	Uns	35.00	NA	NA	0.00	0.00
LOWES	Uns	1,880.00	NA	NA	0.00	0.00
MISSOURI HIGHER ED LOAN	Uns	1,053.37	NA	NA	0.00	0.00
PENN FOSTER SCHOOL	Uns	721.00	NA	NA	0.00	0.00
PHYS. BILLING SVS	Uns	50.00	NA	NA	0.00	0.00
PREMIER	Uns	595.00	NA	NA	0.00	0.00
PROGRESSIVE DENTAL CARE	Uns	85.00	NA	NA	0.00	0.00
QVC	Uns	430.24	NA	NA	0.00	0.00
SCOTT, PITROME, SORKIN & JARVIS	Uns	600.00	NA	NA	0.00	0.00
SMART TUITION	Uns	4,362.50	NA	NA	0.00	0.00
SOUTH CENTRAL SURGICAL	Uns	125.00	NA	NA	0.00	0.00
ST JOSEPHS HOSPITAL	Uns	250.00	NA	NA	0.00	0.00
TEAM PHYSICIANS	Uns	60.00	NA	NA	0.00	0.00
WACHOVIA BANK	Uns	85.64	NA	NA	0.00	0.00
WILSON COLLEGE	Uns	4,231.54	NA	NA	0.00	0.00

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Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 37,515.18	\$ 34,372.47	\$ 0.00
Debt Secured by Vehicle	\$ 12,731.19	\$ 12,731.19	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 50,246.37	\$ 47,103.66	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 722.73	\$ 722.73	\$ 0.00
TOTAL PRIORITY:	\$ 722.73	\$ 722.73	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 80,862.72	\$ 602.11	\$ 0.00

Disbursements:

Expenses of Administration	\$ 5,619.90	
Disbursements to Creditors	\$ 48,428.50	
TOTAL DISBURSEMENTS:		\$ 54,048.40

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 08/10/2017

By: /s/ CHARLES J. DEHART, III
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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